In Re:	Sonia M. Nauden
Case No	
	I/We filed Chapter 13 for one or more of the following reasons:
	Lost Employment
	Hours or pay reduced
	Matrimonial
	Garnishments
	Medical Problems
	To receive a Chapter 13 discharge
	Filed a previous bankruptcy proceeding within eight (8) years
	Owe priority (example: tax) claims
	Reconstruct credit rating
	To pay back creditors as much as possible
	To stop creditor harassment
$\checkmark$	To stop foreclosure or other legal proceedings
	To cram down secured liens
	To avoid contracts
	Overextension of credit
	Decline in income from business, commissions or business failure
	Overspending
	Student loans
	Children's college expenses
	Avoid Chapter 7 abuse charge
$\checkmark$	Protect debtor's property
$\checkmark$	Other: Owe many years back property taxes.